

Medicare Enrollment and Plan Options



If you're approaching 65, you've likely received a lot of information from Social Security, Medicare and private insurers about Medicare and your plan options.

That's because your 65th birthday triggers your Medicare Initial Enrollment Period (IEP) – the first time most of us are eligible to enroll in Medicare. Your IEP begins three months before the month you turn 65 and ends three months after the month you turn 65. If you don't enroll in Medicare during your IEP, Medicare may impose late enrollment penalties. There are exceptions, though, and those depend on whether you're still working and receiving medical and prescription drug coverage or you're receiving these benefits through dependent coverage.

Working Beyond 65

If you choose to work beyond 65 years of age, you may be able to delay your Medicare enrollment. Here's what you need to know:

- If you're actively working at 65 and receive benefits from your employer, your employer can provide you with a notice of creditable coverage. This notice will help you determine if you need to enroll in Medicare Part D (prescription drug coverage) when you're first eligible during your IEP. Having proof of creditable coverage through your employer can keep you from incurring Medicare's late enrollment penalties.

- When you retire, you'll have an 8-month window in which you can enroll in Medicare Parts A (hospital insurance) and B (medical insurance) – starting when your employer coverage ends or when you stop working – whichever comes first.
- Your enrollment in Medicare Part B triggers your Special Enrollment Period. You only have two months from that point to enroll in a standalone prescription drug plan or an all-in-one Medicare Advantage plan that includes your Part D prescription drug coverage.

Early Retirement

- If you're not actively working at 65, but are receiving benefits as an early retiree, you'll want to contact your employer prior to your IEP to find out what options are available to you.
- If you're not actively working at 65 and aren't receiving benefits through your spouse or employer, you'll want to enroll in Medicare during your IEP. Talk with a licensed insurance agent or broker about your Medicare plan options.

Medicare Plan Options Available

There are two ways to access Medicare benefits: Original Medicare, with the option to purchase a Medicare Supplemental (Medigap) plan in addition to prescription drug coverage — or Medicare Advantage. It's important to understand the differences between each when first enrolling in Medicare.



Learn more about Medicare.

1. Visit sutterhealth.org/medicare. Sutter Health's website focuses on the benefits of Medicare Advantage, Medicare's enrollment periods, and Medicare penalties associated with late enrollment. Our 20-minute comprehensive [Medicare Basics Video](#) addresses commonly asked questions about Medicare.
2. Call your licensed insurance agent or broker. If you don't already have one, Sutter can help! Complete our confidential [online request form](#) to have us connect you to a local agent who can address your Medicare questions and walk you through your enrollment and plan options.
3. Visit [medicare.gov](https://www.medicare.gov), the official Medicare website of the federal government, for information and tools to help you navigate enrollment.

FAQs

Do I have to enroll in Medicare at 65 if I'm still working?

That will depend on whether your employer provides your health insurance and prescription drug coverage that is equal to or better than the coverage available through Original Medicare. This is known as creditable health coverage.

Does Sutter Health Plus offer a Medicare or Medicare Advantage plans?

No. Sutter Health Plus does not offer any type of Medicare plan.

Does Sutter Health have a Medicare plan?

No. However, Sutter does contract with health insurance companies that offer Medicare products.

Can I keep my Sutter doctor when I enroll in Medicare?

When enrolling in Medicare and choosing a plan, you'll want to pick one that gives you access to your Sutter doctors.

What is Medicare Advantage?

Medicare Advantage (Medicare Part C) is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These all-in-one plans include all the benefits of Original Medicare (Medicare Part A, hospital insurance, and Medicare Part B, medical insurance) and usually include Medicare Part D, prescription drug coverage, as well as other benefits not available with Original Medicare or Medicare supplemental plans.

What is Sutter Advantage?

Sutter Advantage (HMO) is the name of a Medicare Advantage plan offered through Alignment Healthcare, a health insurance company. Sutter contracts with Alignment Healthcare, as well as with other insurance companies, who offer Medicare Advantage plans.

What's the difference between Sutter Advantage and Medicare Advantage?

Medicare Advantage is a type of Medicare health plan. Sutter Advantage (HMO) is the name of a Medicare Advantage health plan that is offered by Alignment Healthcare. Insurance companies often work with third parties to include that organization in the name of the health plan.